B1 (Official F@ 18413 Doc 1 Filed 07/17/08 Entered 07/17/08 16:45:50 Desc Main United States Bankruptum Centre Page 1 of 36 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Teplitz, Leanne, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 1461 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 392 W. Fielding Lane Roundlake IL ZIP CODE ZIP CODE 60073 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business Lake Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B I (Official Forg	#Se (UB) 18413	B Entered 07/17/08 16:45:50	Desc Mankin B1, Page 2		
Voluntary Petit (This page must it	tion Document be completed and filed in every case)	Name General Section 18 Name 1			
	All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)		
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:		
District:		Relationship:	Judge:		
10Q) with the Securi	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ties and Exchange Commission pursuant to Section 13 or 15(d) hange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief		
Exhibit A is att	tached and made a part of this petition.	X s/DanielKRobin	7/17/2008		
		Signature of Attorney for Debtor(s) <b>Daniel K. Robin</b>	Date <b>2354705</b>		
	Ext	nibit C			
	or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public heal	h or safety?		
	Exh	aibit D			
(To be completed by	every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)			
<b>✓</b> Exhibit D o	completed and signed by the debtor is attached and made a part of the	his petition			
<u>—</u>		ins petition.			
If this is a joint petiti	on:				
Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.			
		ding the Debtor - Venue applicable box)			
<b>\sqrt</b>	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		sys immediately		
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal plan has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal			
		les as a Tenant of Residential Property oplicable boxes.)			
	Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the following).			
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the		
	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the		
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).				

B 1 (Official F@ அத் (10/9%) 18413 Doc 1 Filed 07/17/08	
Voluntary Petition Document	Nanage 3 of s 36
(This page must be completed and filed in every case)	Leanne Teplitz
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only <b>one</b> box.)
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Leanne Teplitz	X Not Applicable
Signature of Debtor Leanne Teplitz	(Signature of Foreign Representative)
X Not Applicable	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	,
7/17/2008	Date
Date Signature of Attorney	C!t
X s/DanielKRobin	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Daniel K. Robin Bar No. 2354705	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Daniel K. Robin Ltd. Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
121 S. Wilke Rd. #201 Arlington Heights IL 60005	
Address	Not Applicable
Autress	Printed Name and title, if any, of Bankruptcy Petition Preparer
947 209 9277	
847-670-9100 847-398-8377 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state
7/17/2008	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an
X Not Applicable	individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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B6 Summary (Official Form 6 - Summary) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re Leanne Teplitz		Case No.	
	Debtor	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES		OTHER
A - Real Property	YES	1	\$ 238,000.0	0		
B - Personal Property	YES	3	\$ 11.326.0	0		
C - Property Claimed as Exempt	YES	1				
D - Creditors Holding Secured Claims	YES	1		\$ 247,200.	00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 1,500	.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 72,751	.52	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1			\$	3.624.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$	4.571.00
TOTAL		17	\$ 249,326.00	321,451.5	2	

Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court Northern District of Illinois

n re	Leanne Teplitz		Case No.	
		Debtor ,	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

\_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,500.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,500.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,624.00
Average Expenses (from Schedule J, Line 18)	\$ 4,571.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 5,788.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$3,200.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$72,751.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$75,951.52

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B6A (Official Form 6A) (12/07)

In re:	Leanne Teplitz		Case No.	
		Debtor	•,	(If known)

### **SCHEDULE A - REAL PROPERTY**

392 W. Fielding Lane, Round Lake IL	Fee Owner		\$ 238,000.00	\$ 233,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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**B6B (Official Form 6B) (12/07)** 

In re	Leanne Teplitz		Case No.	
	Del	otor	,	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

		<u></u>	,	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at chase bank		25.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at US BAnk		500.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	Х			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnshings and electronics		500.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		clothing		200.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.		2 digital cameras		50.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		employer supplied life ins		1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Leanne Teplitz	Case No.	
	Debtor	,	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			,	<del>.</del>
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Pontiac Vibe		10,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.				0.00

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B6B (O	fficial Form 6B) (12/07) Cont.	•		· ·	
In re	Leanne Teplitz			Case No.	
	<u> </u>		Debtor		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Tot	al >	\$ 11,326.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Leanne Teplitz		Case No.	
		Debtor	,	(If known)

### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 digital cameras	735 ILCS 5/12-1001(b)	50.00	50.00
392 W. Fielding Lane, Round Lake IL	735 ILCS 5/12-901	5,000.00	238,000.00
checking at chase bank	735 ILCS 5/12-1001(b)	25.00	25.00
checking at US BAnk	735 ILCS 5/12-1001(b)	500.00	500.00
clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
misc furniture furnshings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
nominal cash	735 ILCS 5/12-1001(b)	50.00	50.00

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Den /	(Official	Form	ED)	(12/07)
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In re	Leanne Teplitz		Case No.	
		Dobtor		(If known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 00006212577  Baxter Credit Union 400 N. Lakeview Parkway Vernon Hills, IL 60061			Security Agreement 2005 Pontiac Vibe VALUE \$10,000.00				13,200.00	3,200.00
ACCOUNT NO. 00414511550376  Chase Home Mortgage P.O. Box 9001020  Louisville, KY 40290-1020			Second Lien on Residence 392 W. Fielding Lane, Round Lake IL VALUE \$238,000.00				51,000.00	0.00
ACCOUNT NO. 1600078318  Chase Home Mortgage P.O. Box 9001871 Louisville, KY 40290-1871			First Lien on Residence 392 W. Fielding Lane, Round Lake IL  VALUE \$238,000.00				183,000.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 247,200.00	\$ 3,200.00
\$ 247,200.00	\$ 3,200.00

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B6E (Official Form 6E) (12/07)

In re	Leanne Teplitz		Case No.	
		Debtor		(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the continuous or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
<b>J</b>	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Leanne Teplitz		Case No.	
	Learnie Tephie	Debtor	<del>-</del> ,	(If known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Internal Revenue Service Bankruptcy Dept. 230 S. Dearborn St. Chicago IL 60604			2007 1040 income taxes				1,500.00	1,500.00	0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals≯ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1,500.00	\$ 1,500.00	\$ 0.00
\$ 1,500.00		
	\$ 1,500.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Leanne Teplitz	Case No.	
	Debtor	(If known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 373722560423004							14,341.06
American Express P.O. Box 0001 Los Angeles, CA 90096-0001	ı		consumer				
ACCOUNT NO. 3728-735576-13007							3,560.35
American Express P.O. Box 0001 Los Angeles, CA 90096-0001			consumer				,,
ACCOUNT NO. 3715-6573384-22008							1,092.71
American Express Gold P.O. Box 0001 Los Angeles, CA 90096-0001		consumer					
ACCOUNT NO. 17-8131-6371							568.61
Carson Pirie Scott Retail Services P.O. Box 17264 Baltimore, MD 21297-1264			consumer				
ACCOUNT NO. 6008 9810 3412 3133							650.00
Casual Corner Group P.O. Box 530942 Atlanta, GA 30353-0942			consumer				

4 Continuation sheets attached

Subtotal > \$ 20,212.73

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Leanne Teplitz	Case No.	
	Debtor	-,	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5490-9104-2000-8829							5,346.93
Chase P.O. Box 15153 Wilmington DE 19886-5153			consumer				
ACCOUNT NO. 1727-2041-0468-2883							1,800.00
Chase P.O. Box 15292 Wilmington, DE 19850-5292			consumer				,
ACCOUNT NO. 4366-1110-1277-9810			-				6,158.70
Chase P.O. Box 15153 Wilmington DE 19886-5153			consumer				
ACCOUNT NO. XXX-579							580.00
Citgo P.O. Box 689095 Des Moines, IA 50368-9095		gas card					
ACCOUNT NO. 5424-1807-1852-7341			-				9,000.00
CitiCards P.O. Box 688901 Des Moines, IA 50368-8901			consumer				

Sheet no.  $\underline{1}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 22,885.63

Total > Subtotal > \$ 22,885.63

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-18413 Doc 1 Filed 07/17/08 Entered 07/17/08 16:45:50 Desc Main Document Page 16 of 36

B6F (Official Form 6F) (12/07) - Cont.

In re	Leanne Teplitz		Case No.
		Dobton	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6032-5903-7072-8783							3,055.15
CitiFinancial Retail Services P.O. Box 183041 Columbus, OH 43218-3041			consumer				
ACCOUNT NO. <b>EP661310</b>							260.00
ENH Faculty Practice 9532 Eagleway Chicago, IL 60678	l		services				
ACCOUNT NO. 001805548-7240							345.49
Evanson Hospital 23056 Network Place Chicago, IL 60673-1230		services					
ACCOUNT NO.							1,700.00
GE Buyer Credit -Pay Pal Acct. P.O. Box 981064 El Paso, TX 79998-1064			consumer				
ACCOUNT NO. 6035-3200-7690-8555							4,610.69
Home Depot Credit Services Processing Center Des Moines, IA 50364-0500			consumer				

Sheet no.  $\underline{2}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 9,971.33

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Leanne Teplitz		Case No.
		Dobton	(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7011 1501 0062 0918							858.38
Homemakers Retail Services P.O. Box 17298 Baltimore, MD			consumer				
ACCOUNT NO. 697800-002-711-6677							386.21
Lane Bryant P.O. Box 856132 Louisville, KY 40285-6132			consumer				
ACCOUNT NO. 43-760-925-803-0							576.61
Macy's P.O. Box 689195 Des Moines, IA 50368-9195		consumer					
ACCOUNT NO. <b>T87863-11-L08</b>							680.00
Medical Business Bureau P.O. Box 1219 Park Ridge, IL 60068			services				
ACCOUNT NO. XXX-1483							468.00
Mobil P.O. Box 981064 El Paso TX 79998-1064			gas card				

Sheet no.  $\underline{3}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,969.20

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-18413 Doc 1 Filed 07/17/08 Entered 07/17/08 16:45:50 Desc Main Page 18 of 36 Document

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In re	Leanne Teplitz		Case No.	
		Dobtos	(If known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6034-6233-1028-2690							3,115.16
Select Comfort Account G.E. Money Bank P.O. Box 960061 Orlando, FL 32896-0061			consumer				
ACCOUNT NO. XXX-6203							490.00
Shell Processing Center Des Moines, IA 50367-0100			gas card				
ACCOUNT NO. 9-148-204-368							526.00
Target Retailers National Bank P.O. Box 59317 Minneapolis, MN 55459-0317			consumer				
ACCOUNT NO. 4352 3750 2547 2129							11,925.47
Target Visa Retailers National Bank P.O. Box 59317 Minneapolis, MN 55459-0317			consumer				
ACCOUNT NO. 80132817							656.00
Wells Fargo Financial P.O. Box 98798 Las Vegas, NV 89193-8798			consumer				

Sheet no.  $\underline{4}$  of  $\underline{4}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 16,712.63 72,751.52

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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36G (Official Form 6G) (12/07)		Document	Page 19 of 36	

In re:	Leanne Teplitz	, Case No.	
	Debtor	20001101	(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)					
In re: Leanne Teplitz			Case No.	(If I.m)	
		Debtor		(If known)	
	SC	HEDULE H	- CODEBTORS		
Check this box if debtor has i	no codebtors				
NAME AND ADDRES	SS OF CODE	BTOR	NAME AND ADDRESS O	F CREDITOR	

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Debtor

B6I (Official Form 6I) (12/07)	Document	Page 21 of 36	
In re Leanne Teplitz		Case No.	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>divorced</b>	DEPENDENTS OF	OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):		,	AGE(S):		
Employment:	DEBTOR		SPOUSE			
Occupation office	manager					
Name of Employer Celer	go					
How long employed 2 year	rs					
Address of Employer						
INCOME: (Estimate of average or page case filed)	projected monthly income at time	•	DEBTOR	SPOUSE		
1. Monthly gross wages, salary, and	d commissions	\$	4,978.00	\$		
(Prorate if not paid monthly.)  2. Estimate monthly overtime		\$	0.00	\$		
3. SUBTOTAL		\$	4,978.00	<u> </u>		
4. LESS PAYROLL DEDUCTIONS	8	Ψ	4,378.00	Ψ		
a. Payroll taxes and social se	curity	\$	1,234.00	\$		
b. Insurance		\$	00.00	\$		
c. Union dues		\$	0.00	\$		
d. Other (Specify) afla	С	\$	34.00	\$		
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	1,354.00	\$		
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	3,624.00	\$		
7. Regular income from operation of	f business or profession or farm					
(Attach detailed statement)		\$	0.00	\$		
8. Income from real property		\$	0.00	\$		
9. Interest and dividends		\$	0.00	\$		
10. Alimony, maintenance or suppo debtor's use or that of depend	rt payments payable to the debtor for the ents listed above.	\$	0.00	\$		
11. Social security or other governm (Specify)	nent assistance	\$	0.00	\$		
12. Pension or retirement income			0.00	\$		
13. Other monthly income						
(Specify)		\$	0.00	\$		
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	\$		
15. AVERAGE MONTHLY INCOM	1E (Add amounts shown on lines 6 and 14)	\$	3,624.00	<b></b>		
16. COMBINED AVERAGE MONT totals from line 15)	THLY INCOME: (Combine column		\$ 3,624.	00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

I recently resigned from my part time job at Job Youshaei Rug Company Inc.

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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B6J (Official Form 6J) (12/07)

In re Leanne Teplitz	Case No.	
Debtor		(If known)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly experdiffer from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate household. Complete a separate household.	arate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,026.00
a. Are real estate taxes included? Yes ✓ No		,
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	30.00
c. Telephone	\$	75.00
d. Other cable/internet	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	450.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	22.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	66.00
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) back due taxes	\$	100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	<u> </u>	
a. Auto	\$	357.00
b. Other second mortgage	\$	635.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,571.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	4,371.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	filing of this docur	ment:
If I decide to give up the house, then I will not be making the mortgage payment.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,624.00
b. Average monthly expenses from Line 18 above	\$	4,571.00
c. Monthly net income (a. minus b.)	<u> </u>	-947.00
	<u> </u>	341.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Leanne Teplitz	Case No.	
	Debtor		(If known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

		have read the foregoing summary and schedules, consisting of	
Date:	7/17/2008	Signature: s/ Leanne Teplitz	
		Leanne Teplitz	
		Debtor	
		[If joint case, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Leanne Teplitz		Case No.	ase No.	
	-	Debtor		(If known)	

### STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
20,000.00	Celergo	2006
14,000.00	JDI Temp service	2006
9,462.00	Round Table Group	2007
57,477.00	Celergo	2007
29,869.00	Celergo	2008
4,720.00	Job Youshaei Rug	2008

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

2

None 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** 

AMOUNT PAID OR VALUE OF **TRANSFERS** 

**AMOUNT** STILL **OWING** 

**Internal Revenue Service** Bankruptcy Dept.

230 S. Dearborn St. Chicago IL 60604

600.00

1,500.00

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **PAYMENT** 

**AMOUNT** 

**AMOUNT** 

AND RELATIONSHIP TO DEBTOR

PAID STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  $\mathbf{Q}$ 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE** 

DESCRIPTION AND VALUE OF **PROPERTY** 

**Internal Revenue Service** Bankruptcy Dept. 230 S. Dearborn St. Chicago IL 60604

06/20/2008 they took my Bush refund Document Page 26 of 36

### 5. Repossessions, foreclosures and returns

None  $\mathbf{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE, TRANSFER OR RETURN **PROPERTY** OF CREDITOR OR SELLER

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None ✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **ORDER PROPERTY CASE TITLE & NUMBER** 

### 7. Gifts

None  $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

### 8. Losses

None  $\mathbf{\Lambda}$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

Daniel K. Robin Ltd. 121 S. Wilke Rd. #201 Arlington Heights IL 60005 DATE OF PAYMENT, NAME OF PAYOR IF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OTHER THAN DEBTOR OF PROPERTY

\$2,100.00

#### 10. Other transfers

None 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

A Lake Forest Jeweler

none

DATE

01/01/2007

sold all valuable jewelry that I

sold my 1994 BMW 318ti for

DESCRIBE PROPERTY

AND VALUE RECEIVED

4

had for \$4.500.00

**TRANSFERRED** 

CarMax

none

01/01/2007

None  $\square$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

\$2,200.00

#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE **OR CLOSING** 

### Document

#### 12. Safe deposit boxes

None 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES **DESCRIPTION** DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,

OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

**Fisrt State Bank** debtor and Debra Teplitz papers and my father's Gray's Lake IL

broken watch, mother broken watch, charms for

a bracelet

#### 13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF** 

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None  $\mathbf{\Delta}$ 

 $\square$ 

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None  $\mathbf{\Delta}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

6

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

#### None $\mathbf{Z}$

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

DATE OF SITE NAME AND NAME AND ADDRESS **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

#### None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

### None $\mathbf{V}$

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS **DOCKET NUMBER** STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

7

18. Nature, location and name of business

None 
☑

None

 $\square$ 

Date 7/17/2008

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NATURE OF NAME **BEGINNING AND ENDING** BUSINESS DATES TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. NAME **ADDRESS** [if completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature

of Debtor

s/ Leanne Teplitz

**Leanne Teplitz** 

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Form 8 (10/05)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re: Lean	ne Teplitz				Case No.	
		Debtor	,		Chapter 7	
		7 INDIVIDUAL DE				TION
☐ I have filed	a schedule of assets	and liabilities which includes de	bts secured by pro	operty of the estate		
I have filed	a schedule of execut	ory contracts and unexpired leas	es which includes	personal property	subject to an unexpired lea	ase.
I intend to	do the following with r	espect to the property of the esta	ate which secures	those debts or is s	ubject to a lease:	
Description of Se Property	ecured	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1. 2005 Por	ntiac Vibe	Baxter Credit Union				Х
2. 392 W. F Round L	ielding Lane, ake IL	Chase Home Mortgage				Х
3. 392 W. F Round L	ielding Lane, ake IL	Chase Home Mortgage				Х
		•	•		•	•
Description of Leased Property		Lessor's Name	Lease will be assumed pursua to 11 U.S.C. § 362(h)(1)(A)	ant		
Nor	ne					
s/ Leanne Te <sub>l</sub>	olitz 7	7/17/2008				
Leanne Teplit Signature of Deb		Date				

B 203 (12/94)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

n ı	re:	Leanne Teplitz			Case No.		
		Debto	r	<u> </u>	Chapter	7	
		DISCLOSURI	ΕC	FOR DEBTOR	ORNE	Y	
	and that paid to m	compensation paid to me within one year	befo d on l	2016(b), I certify that I am the attorney for the above re the filing of the petition in bankruptcy, or agreed to behalf of the debtor(s) in contemplation of or in		or(s)	
	For	legal services, I have agreed to accept			:	\$	2,100.00
	Prio	r to the filing of this statement I have rece	ved		:	\$	2,100.00
	Bala	ance Due			:	\$	0.00
2.	The sou	rce of compensation paid to me was:					
		Debtor		Other (specify)			
3.	The sou	rce of compensation to be paid to me is:					
		☐ Debtor		Other (specify)			
4.		have not agreed to share the above-disclor f my law firm.	sed	compensation with any other person unless they are	e members ar	nd associate	S
	m	•		pensation with a person or persons who are not me with a list of the names of the people sharing in the			
5.	In return includir	_	d to ı	render legal service for all aspects of the bankruptcy	case,		
	,	nalysis of the debtor's financial situation, petition in bankruptcy;	and r	endering advice to the debtor in determining whethe	r to file		
	b) P	reparation and filing of any petition, sched	lules	, statement of affairs, and plan which may be require	ed;		
	c) R	epresentation of the debtor at the meeting	of c	reditors and confirmation hearing, and any adjourne	d hearings th	ereof;	
	, -	Other provisions as needed] Der written agreement					
6.	By agre	ement with the debtor(s) the above disclo	sed f	ee does not include the following services:			
	ŗ	oer written agreement					
				CERTIFICATION			
re	•	that the foregoing is a complete statemer ation of the debtor(s) in this bankruptcy pr		CERTIFICATION  any agreement or arrangement for payment to me for ding.	r		
С	)ated: <u>7</u>	//17/2008					
				s/DanielKRobin			
				Daniel K. Robin, Bar No. 2354705			
				Daniel K. Robin Ltd. Attorney for Debtor(s)			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 Page 2

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Daniel K. Robin	s/DanielKRobin	7/17/2008		
Printed Name of Attorney	Signature of Attorney	Date		
Address:				
Daniel K. Robin Ltd. 121 S. Wilke Rd. #201				
Arlington Heights IL 60005				
847-670-9100				
	Certificate of the Debtor			
I, the debtor, affirm that I have received and read this notice.				
Leanne Teplitz	Xs/ Leanne Teplitz	7/17/2008		
Printed Name of Debtor	Leanne Teplitz			
	Signature of Debtor	Date		
Case No. (if known)				

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#### **UNITED STATES BANKRUPTCY COURT**

#### **Northern District of Illinois**

In re: Leanne Teplitz  Debtor	Case No(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STAT	TEMENT OF COMPLIANCE WITH
Warning: You must be able to check truthfully one counseling listed below. If you cannot do so, you are not el dismiss any case you do file. If that happens, you will lose will be able to resume collection activities against you. If yo bankruptcy case later, you may be required to pay a second to stop creditors' collection activities.	igible to file a bankruptcy case, and the court can whatever filing fee you paid, and your creditors our case is dismissed and you file another
Every individual debtor must file this Exhibit D. If a joint a separate Exhibit D. Check one of the five statements below ar	
1. Within the 180 days <b>before the filing of my ba</b> counseling agency approved by the United States trustee or bar for available credit counseling and assisted me in performing a from the agency describing the services provided to me. Attach repayment plan developed through the agency.	skruptcy administrator that outlined the opportunities related budget analysis, and I have a certificate
2. Within the <b>180 days before the filing of my ba</b> counseling agency approved by the United States trustee or bar for available credit counseling and assisted me in performing a certificate from the agency describing the services provided to nagency describing the services provided to you and a copy of ar agency no later than 15 days after your bankruptcy case is filed.	akruptcy administrator that outlined the opportunities related budget analysis, but I do not have a ne. You must file a copy of a certificate from the ny debt repayment plan developed through the
3. I certify that I requested credit counseling service obtain the services during the five days from the time I made my merit a temporary waiver of the credit counseling requirement seaccompanied by a motion for determination by the court.] [Summer of the court of	y request, and the following exigent circumstances o I can file my bankruptcy case now. [Must be
If the court is satisfied with the reasons stated in your request. You must still obtain the credit counseling broankruptcy case and promptly file a certificate from the age copy of any debt management plan developed through the	iefing within the first 30 days after you file your ency that provided the briefing, together with a

your re bankru can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable

statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to finar responsibilities.);	ncial
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.  Signature of Debtor: s/ Leanne Teplitz						
Date: <b>7/17/2008</b>	Leanne Tepli	tz				